

**EXHIBIT A.1  
LOUISIANA EXPERIENCE ONLY**

Filing Company(ies): \_\_\_\_\_  
 Line of Business and program: \_\_\_\_\_  
 Coverage(s): \_\_\_\_\_

**EXPERIENCE UNDERLYING RATE REVISION FILING**

(All Data should be submitted on a Direct Accident Year Basis Net of Salvage and Subrogation.)

**Accident Year Data Evaluated as of:** \_\_\_\_\_

		The data for each Accident Year MUST be given in full 12 Month Accident Years ending December 31.					ALL YEARS
		Calendar Accident Year	Calendar Accident Year	Calendar Accident Year	Calendar Accident Year	Calendar Accident Year	
		1/1 through 12/31 of (Latest Year - 4)	1/1 through 12/31 of (Latest Year - 3)	1/1 through 12/31 of (Latest Year - 2)	1/1 through 12/31 of (Latest Year - 1)	1/1 through 12/31 of (Latest Year)	
TOTAL TRENDED ON LEVEL EARNED PREMIUM CALCULATION							
(1)	WRITTEN PREMIUM	\$	\$	\$	\$	\$	\$
(2)	EARNED PREMIUM	\$	\$	\$	\$	\$	\$
(3)	POLICY FEES	\$	\$	\$	\$	\$	\$
(4)	INSTALLMENT FEES	\$	\$	\$	\$	\$	\$
(5)	OTHER FEES AND CHARGES	\$	\$	\$	\$	\$	\$
(6)	TOTAL EARNED PREMIUM (2 + 3 + 4 + 5)	\$	\$	\$	\$	\$	\$
(7)	CURRENT RATE LEVEL FACTOR						
(8)	ADJUSTED EARNED PREMIUM (6 x 7)	\$	\$	\$	\$	\$	\$
(9)	PREMIUM TREND FACTOR						
(10)	TRENDED EARNED PREMIUM (8 x 9)	\$	\$	\$	\$	\$	\$
EXPENSES AND INVESTMENT INCOME							
(11)	INCURRED ADJUSTING AND OTHER EXPENSES (OR ULAE)	\$	\$	\$	\$	\$	\$
(12)	INCURRED DEFENSE AND COST CONTAINMENT EXPENSES (OR ALAE)	\$	\$	\$	\$	\$	\$
(13)	UNDERWRITING EXPENSE RATIO <sup>A</sup>						
(14)	INVESTMENT INCOME RATIO <sup>B</sup>						
ULTIMATE UNDERWRITING RATIO CALCULATION							
(15)	PAID LOSS (EXCLUDING ALL LAE)	\$	\$	\$	\$	\$	\$
(16)	CASE RESERVES (EXCLUDING ALL LAE)	\$	\$	\$	\$	\$	\$
(17)	INCURRED LOSS (EXCLUDING ALL LAE) (15 + 16)	\$	\$	\$	\$	\$	\$
(18)	INCURRED LOSS RATIO (EXCLUDING ALL LAE) ( 17 / 6 )						
(19)	INCURRED LOSS DEVELOPMENT FACTOR						
(20)	ULTIMATE COMBINED RATIO (((17 + 12) x 19) + 11)/6 + 13)						
ADJUSTED AND PROJECTED OPERATING RATIO CALCULATION							
(21)	INCURRED CATASTROPHE LOSSES (EXCLUDING ALL LAE) {Optional}	\$	\$	\$	\$	\$	\$
(22)	INCURRED SHOCK LOSSES (EXCLUDING ALL LAE) <sup>C</sup> {Optional}	\$	\$	\$	\$	\$	\$
(23)	EXPECTED CATASTROPHE INCURRED LOSSES (EXCLUDING ALL LAE) {Optional}	\$	\$	\$	\$	\$	\$
(24)	EXPECTED SHOCK INCURRED LOSSES (EXCLUDING ALL LAE) {Optional}	\$	\$	\$	\$	\$	\$
(25)	LOSS TREND FACTOR						
(26)	ADJUSTED AND PROJECTED ULTIMATE LOSS + LAE (((17 - 21 - 22 + 12) x 19) + 23 + 24 + 11) x 25)	\$	\$	\$	\$	\$	\$
(27)	ADJUSTED AND PROJECTED OPERATING RATIO ((26 / 10) + 13 - 14)						

**A:** Underwriting Expense Ratio is defined in this exhibit as all underwriting expenses (excluding loss adjustment expenses, profit, and investment income) to premiums.

**B:** Investment Income Ratio is defined in this exhibit as the total incurred calendar year return on all investments to earned premium.

**C:** Any other large, unexpected losses.

**EXHIBIT A.2  
COUNTRYWIDE EXPERIENCE ONLY**

Filing Company(ies): \_\_\_\_\_  
 Line of Business and program: \_\_\_\_\_  
 Coverage(s): \_\_\_\_\_

**EXPERIENCE UNDERLYING RATE REVISION FILING**

(All Data should be submitted on a Direct Accident Year Basis Net of Salvage and Subrogation.)

**Accident Year Data Evaluated as of:** \_\_\_\_\_

		The data for each Accident Year MUST be given in full 12 Month Accident Years ending December 31.					ALL YEARS
		Calendar Accident Year	Calendar Accident Year	Calendar Accident Year	Calendar Accident Year	Calendar Accident Year	
		1/1 through 12/31 of (Latest Year - 4)	1/1 through 12/31 of (Latest Year - 3)	1/1 through 12/31 of (Latest Year - 2)	1/1 through 12/31 of (Latest Year - 1)	1/1 through 12/31 of (Latest Year)	COMBINED
TOTAL TRENDED ON LEVEL EARNED PREMIUM CALCULATION							
(1)	WRITTEN PREMIUM	\$	\$	\$	\$	\$	\$
(2)	EARNED PREMIUM	\$	\$	\$	\$	\$	\$
(3)	POLICY FEES	\$	\$	\$	\$	\$	\$
(4)	INSTALLMENT FEES	\$	\$	\$	\$	\$	\$
(5)	OTHER FEES AND CHARGES	\$	\$	\$	\$	\$	\$
(6)	TOTAL EARNED PREMIUM (2 + 3 + 4 + 5)	\$	\$	\$	\$	\$	\$
(7)	CURRENT RATE LEVEL FACTOR						
(8)	ADJUSTED EARNED PREMIUM (6 x 7)	\$	\$	\$	\$	\$	\$
(9)	PREMIUM TREND FACTOR						
(10)	TRENDED EARNED PREMIUM (8 x 9)	\$	\$	\$	\$	\$	\$
EXPENSES AND INVESTMENT INCOME							
(11)	INCURRED ADJUSTING AND OTHER EXPENSES (OR ULAE)	\$	\$	\$	\$	\$	\$
(12)	INCURRED DEFENSE AND COST CONTAINMENT EXPENSES (OR ALAE)	\$	\$	\$	\$	\$	\$
(13)	UNDERWRITING EXPENSE RATIO <sup>A</sup>						
(14)	INVESTMENT INCOME RATIO <sup>B</sup>						
ULTIMATE UNDERWRITING RATIO CALCULATION							
(15)	PAID LOSS (EXCLUDING ALL LAE)	\$	\$	\$	\$	\$	\$
(16)	CASE RESERVES (EXCLUDING ALL LAE)	\$	\$	\$	\$	\$	\$
(17)	INCURRED LOSS (EXCLUDING ALL LAE) (15 + 16)	\$	\$	\$	\$	\$	\$
(18)	INCURRED LOSS RATIO (EXCLUDING ALL LAE) ( 17 / 6 )						
(19)	INCURRED LOSS DEVELOPMENT FACTOR						
(20)	ULTIMATE COMBINED RATIO (((17 + 12) x 19) + 11)/6 + 13)						
ADJUSTED AND PROJECTED OPERATING RATIO CALCULATION							
(21)	INCURRED CATASTROPHE LOSSES (EXCLUDING ALL LAE) {Optional}	\$	\$	\$	\$	\$	\$
(22)	INCURRED SHOCK LOSSES (EXCLUDING ALL LAE) <sup>C</sup> {Optional}	\$	\$	\$	\$	\$	\$
(23)	EXPECTED CATASTROPHE INCURRED LOSSES (EXCLUDING ALL LAE) {Optional}	\$	\$	\$	\$	\$	\$
(24)	EXPECTED SHOCK INCURRED LOSSES (EXCLUDING ALL LAE) {Optional}	\$	\$	\$	\$	\$	\$
(25)	LOSS TREND FACTOR						
(26)	ADJUSTED AND PROJECTED ULTIMATE LOSS + LAE (((17 - 21 - 22 + 12) x 19) + 23 + 24 + 11) x 25)	\$	\$	\$	\$	\$	\$
(27)	ADJUSTED AND PROJECTED OPERATING RATIO ((26 / 10) + 13 - 14)						

**A:** Underwriting Expense Ratio is defined in this exhibit as all underwriting expenses (excluding loss adjustment expenses, profit, and investment income) to premiums.

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